



# JISHNU PRASAD KOZHUMMAL

## Area Manager | Finance Professional

Accomplished and self motivated professional with 5.5 years of experience in the financial and retail industry, skilled in sales and customer relationship management, accounting and financial reporting and administrative tasks. Proven ability to manage teams, organize workflows, and enhance productivity. Proficient in Microsoft Office Suite and known for strong communication and problem-solving skills.

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## WORK EXPERIENCE

### Area Credit Manager Maxvalue Enterprises Pvt Ltd

04/2022 - 01/2024

Kozhikode

#### Achievements/Tasks

- Managed a team of 8 credit officers responsible for reviewing and approving complex credit applications that led to a 12% improvement in loan performance.
- Reduced delinquency rates with consistent monitoring and timely follow-ups on overdue accounts.

### Area Sales Manager Maxvalue Consultancy Services Pvt Ltd

01/2021 - 03/2022

Kannur

#### Achievements/Tasks

- Managed and motivated a sales team of 12 staffs to achieve sales targets and improve collection efficiency, resulting in a 15% increase in overall sales and loan performance.
- Conducted outbound calls to existing and potential customers to promote products and resolve queries.

### Credit Officer Maxvalue Consultancy Services Pvt Ltd

07/2020 - 12/2020

Kannur

#### Achievements/Tasks

- Organized and finalized loan applications as per company's credit policy.
- Utilized strong communication and persuasion skills to convert leads into sales opportunities.

### Cashier cum Accountant Ethakkattu Store

04/2018 - 01/2020

Kannur

#### Achievements/Tasks

- Operated cash registers, processed all transactions, and managed cash handling with accuracy and efficiency.
- Maintained accurate financial records, ledgers, and journals, and prepared financial statements.
- Provided excellent customer service by responding to customer inquiries and resolving issues promptly.

## EDUCATION

### Plus Two - Commerce GHSS Kaniyanchal

06/2012 - 03/2014

## SKILLS

Excellent organizational and time management skills

Proficient in Microsoft Office Suite

Accounting and financial analysis

Strong verbal and written communication skills

Self motivated fast learner

Telecalling and telesales

Leadership and team management

Attention to detail and accuracy

Ability to prioritize and multitask efficiently

Cash handling and reconciliation

Strategic planning and problem solving

Operational management and coordination

## CERTIFICATIONS

### 100 Hours of IT Training

- The Institute of Chartered Accountants of India - Sept 2015

### Common Proficiency Test

- The Institute of Chartered Accountants of India - June 2014

## REFERENCES

### Vineesh Babu

Zonal Manager - Maxvalue Enterprises Pvt Ltd : +919746003811

## LANGUAGES

### English

Full Professional Proficiency

### Malayalam

Native or Bilingual Proficiency

### Japanese

Elementary Proficiency

## VISA DETAILS

UID No : 244966325

Visit Visa: 60 days

Date of Expiry : 09/09/2024